

United States Bankruptcy Court
Western District of OklahomaIn re:
Jennifer Nicole Stolfa
DebtorCase No. 17-13465-JDL
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: aserj
Form ID: pdf004Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2017.

db +Jennifer Nicole Stolfa, 12928 St. Andrews Drive, Oklahoma City, OK 73120-8884
 aty +Jerry D. Brown, Jerry D. Brown, P.C., 5500 N. Western, Suite 150,
 Oklahoma City, OK 73118-4016
 smg ++OKLAHOMA TAX COMMISSION, GENERAL COUNSEL S OFFICE, 100 N BROADWAY AVE SUITE 1500,
 OKLAHOMA CITY OK 73102-8601
 (address filed with court: Oklahoma Tax Commission, Legal Division,
 120 N Robinson Suite 2000W, Oklahoma City, OK 73102-7801)
 6042269 +BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS MO 63179-0441
 6042271 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 6042261 CERTEGY CHECK SERVICES, PO BOX 30031, TAMPA FL 33630-3031
 6042272 +CHRISTOPHER WOODS, 3037 NW 181ST, EDMOND OK 73012-6826
 6042274 DEPT OF ED/NAVIENT, 123 JUSTISON STREET, 3RD FLOOR, NEWARK DE 19713
 6042262 EQUIFAX INFORMATION SERVICES LLC, PO BOX 740256, ATLANTA GA 30374-0256
 6042263 +EXPERIAN, 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN TX 75013-2002
 6042275 +FIRST SOURCE ADVANTAGE, LLC, 205 BRYANT WOODS SOUTH, AMHERST NY 14228-3609
 6042276 +GREENS COUNTRY CLUB CO., MILLENNIUM FINANCIAL GROUP, 3000 UNITED FOUNDERS BLVD., STE. 219,
 OKLAHOMA CITY OK 73112-4279
 6042277 +GUARDIAN INTERLOCK, 3131 NW 38TH STREET, OKLAHOMA CITY OK 73112-6649
 6042278 +HALL AND LUDLAM, 210 PARK AVENUE STE. 3001, OKLAHOMA CITY OK 73102-5649
 6042279 +KIVELL RAYMENT & FRANCIS PC, TRIAD CENTER I, STE 240, 7666 EAST 61ST STREET,
 TULSA OK 74133-1136
 6042280 +MARY STOLFA, 709 EAST STREET NW, ARDMORE OK 73401-4207
 6042281 +MIDFIRST BANK, PO BOX 268879, OKLAHOMA CITY OK 73126-8879
 6042260 +OKLAHOMA TAX COMMISSION, BANKRUPTCY-- LEGAL, 100 N. BROADWAY, SUITE 1500,
 OKLAHOMA CITY OK 73102-8601
 6042265 +TRANS UNION CORPORATION, PO BOX 2000, CRUM LYNNE PA 19022-2000
 6042266 +US ATTORNEYS OFFICE, 210 W. PARK AVENUE, SUITE 400, OKLAHOMA CITY OK 73102-5628
 6042267 +US DEPT OF JUSTICE CIV TRIAL, TAX DIVISION CENTRAL REGION, P.O. BOX 7238 BEN FRANKLIN ST.,
 WASHINGTON DC 20044-7238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: notice@chpl3okc.com Aug 31 2017 23:03:34 John T. Hardeman, PO Box 1948,
 Oklahoma City, OK 73101-1948
 smg E-mail/Text: bankruptcy@oesc.state.ok.us Aug 31 2017 23:03:54
 Oklahoma Employment Security Commission, PO Box 53039, Oklahoma City, OK 73152-3039
 ust +E-mail/Text: USTPRegion20.OC.ECF@usdoj.gov Aug 31 2017 23:03:43 United States Trustee,
 United States Trustee, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3479
 6042268 Fax: 602-659-2196 Aug 31 2017 23:17:41 CHEX SYSTEMS COLLECTION AGENCY,
 ATTN: CONSUMER RELATIONS, 7805 HUDSON ROAD, STE. 100, SAINT PAUL MN 55125-1595
 6042273 E-mail/PDF: creditonebknofications@resurgent.com Aug 31 2017 23:10:17 CREDIT ONE BANK,
 PO BOX 98873, LAS VEGAS NV 89193-8873
 6042259 E-mail/Text: cio.bncmail@irs.gov Aug 31 2017 23:03:12 IRS, P.O. BOX 7346,
 PHILADELPHIA PA 19101-7346
 6042282 +E-mail/Text: collections@oecu.org Aug 31 2017 23:03:09 OKLAHOMA EMPLOYEES CREDIT UNION,
 PO BOX 24027, OKLAHOMA CITY OK 73124-0027
 6042283 E-mail/PDF: gecsed@recoverycorp.com Aug 31 2017 23:10:16 SYNCHRONY BANK, PO BOX 965060,
 ORLANDO FL 32896-5060
 6042264 +E-mail/Text: crwkflw@firstdata.com Aug 31 2017 23:03:31 TELECHECK INTL INC,
 SUPERVISOR LEGAL DEPT, 5251 WESTHEIMER 2ND FLOOR, HOUSTON TX 77056-5412
 6042284 +E-mail/PDF: gecsed@recoverycorp.com Aug 31 2017 23:10:22 TJX REWARDS, PO BOX 965046,
 ORLANDO FL 32896-5046

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6042270 ##+CALIBER HOME LOANS, 6031 CONNECTION DRIVE, SUITE 200, IRVING TX 75039-2601

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Jerry D. Brown on behalf of Debtor Jennifer Nicole Stolf a jdbrownpc@sbcglobal.net,
jdbrown341@sbcglobal.net;jdbrown@oklahoma.net
United States Trustee Ustpreregion20.oc.ecf@usdoj.gov

TOTAL: 2

**United States Bankruptcy Court
Western District of Oklahoma**

In re **Jennifer Nicole Stolf**

Debtor(s)

Case No.

Chapter **13**

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$2,500.00** per month for **60** months.

Total of plan payments: **\$150,000.00**

2. Plan Length: This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
- a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
 - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:

- a. Administrative Expenses
 - (1) Trustee's Fee: **6.50%**
 - (2) Attorney's Fee (unpaid portion): **\$1,500.00 to be paid through plan in monthly payments**
 - (3) Filing Fee (unpaid portion): **NONE**

- b. Priority Claims under 11 U.S.C. § 507

(1) Domestic Support Obligations

(a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

CHRISTOPHER WOODS
3037 NW 181ST
Edmond, OK 73013

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)

Estimated arrearage claim

Projected monthly arrearage payment

-NONE-

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **-NONE-**

(2) Other Priority Claims.

Name	Amount of Claim	Interest Rate (If specified)
IRS	2,483.54	0.00%
OKLAHOMA TAX COMMISSION	0.00	0.00%

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
-NONE-		

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
OKLAHOMA TAX COMMISSION	793.16	17.40	4.00%

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
CALIBER HOME LOANS	194,211.84	1,700.00	0.00%

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
OKLAHOMA EMPLOYEES CREDIT UNION	0.00	0.00%

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid **51** cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
CALIBER HOME LOANS	30,500.00	0.00%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:

NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party	Description of Contract or Lease
-NONE-	

9. Property to Be Surrendered to Secured Creditor

Name	Amount of Claim	Description of Property
-NONE-		

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name	Amount of Claim	Description of Property
-NONE-		

11. Title to the Debtor's property shall revert in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date **August 30, 2017**

Signature **/s/ Jennifer Nicole Stolfa**
Jennifer Nicole Stolfa
 Debtor

/s/ Jerry D. Brown OBA
Jerry D. Brown OBA #16815
 Attorney for Debtor(s)
Jerry D. Brown, P. C.
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Oklahoma City, OK 73118
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jdbrownpc@sbcglobal.net